

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In re: MELCHIOR, JOHN P.

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§
§

Case No. 15-04083

Debtor(s)

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Robert P. Sheils, Jr., trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Max Rosenn U.S. Courthouse
197 South Main Street
Room 247
Wilkes-Barre, PA 18701

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 23 days from the mailing of this notice, together with a request for a telephonic hearing and serve a copy of both upon the trustee, any party whose application is being challenged and the United States Trustee. If no objections are filed, the Court will act on the fee application and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 11/15/2022

By: /s/ Robert P. Sheils, Jr.

Chapter 7 Trustee

Robert P. Sheils, Jr.
108 N. Abington Rd.
Clarks Summit, PA 18411
(570) 587-2600

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

In re: MELCHIOR, JOHN P.

§ Case No. 15-04083

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Debtor(s)

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of :</i>	\$	75,000.00
<i>and approved disbursements of:</i>	\$	29,595.29
<i>leaving a balance on hand of¹:</i>	\$	45,404.71

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
Exemption	John P Melchior	36,000.00	36,000.00	28,000.00	8,000.00

Total to be paid to secured creditors:	\$	8,000.00
Remaining balance:	\$	37,404.71

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Mark J. Conway	4,650.00	0.00	4,650.00
Trustee, Expenses - Robert P. Sheils, Jr.	95.55	0.00	95.55
Attorney for Trustee Fees - Sheils Law Associates, P.C.	917.00	0.00	917.00
Attorney for Trustee, Expenses - Sheils Law Associates, P.C.	40.80	0.00	40.80
Attorney for Trustee Fees (Other Firm) - Law Offices of Mark J. Conway, P.C.	11,890.00	0.00	11,890.00
Attorney for Trustee Expenses (Other Firm) - Law Offices of Mark J. Conway, P.C.	91.49	0.00	91.49

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Total to be paid for chapter 7 administrative expenses:	\$	17,684.84
Remaining balance:	\$	19,719.87

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses:	\$	0.00
Remaining balance:	\$	19,719.87

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$13,507.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
25	Internal Revenue Service	13,507.00	0.00	13,507.00

Total to be paid for priority claims:	\$	13,507.00
Remaining balance:	\$	6,212.87

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$92,161.49 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 6.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Merrick Bank	824.60	0.00	55.60
2	First National Bank of Omaha	1,579.81	0.00	106.50
3	PYOD, LLC its successors and assigns as assignee	26,293.53	0.00	1,772.52
4	PYOD, LLC its successors and assigns as assignee	359.82	0.00	24.26
5	Wells Fargo Bank, NA	27,043.41	0.00	1,823.07
6	Bank of America, N.A.	27,774.99	0.00	1,872.39

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
7	Wells Fargo Card Services	6,193.38	0.00	417.51
8	Department Store National Bank	237.15	0.00	15.99
9	Portfolio Recovery Associates, LLC	382.64	0.00	25.79
10	Portfolio Recovery Associates, LLC	1,472.16	0.00	99.24

Total to be paid for timely general unsecured claims: \$ 6,212.87
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$52,027.03 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
11	AMEX DSNB	226.00	0.00	0.00
12	Atlantic Health System	1,011.00	0.00	0.00
13	Bk of Amer	21,411.00	0.00	0.00
14	Bk of Amer	1,245.00	0.00	0.00
15	Bk of Amer	3,759.00	0.00	0.00
16	Bk of Amer	3,203.00	0.00	0.00
17	Bk of Amer	3,587.00	0.00	0.00
18	Bon Secours Community Hospital	196.60	0.00	0.00
19	BRCLYSBANKDE	5,148.00	0.00	0.00
20	BRKSBCBNA	1,006.00	0.00	0.00
21	Chase	1,026.00	0.00	0.00
22	Chase	848.00	0.00	0.00
23	FIA CS	9,286.00	0.00	0.00
24	Premier Medical Group of the Hudson Valley, PC	74.43	0.00	0.00

Total to be paid for tardily filed general unsecured claims:	\$	0.00
Remaining balance:	\$	0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims:	\$	0.00
Remaining balance:	\$	0.00

Robert P. Sheils, Jr.: /s/ Robert P. Sheils, Jr.

Chapter 7 Trustee

Robert P. Sheils, Jr.
108 N. Abington Rd.
Clarks Summit, PA 18411
(570) 587-2600

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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3 UNITED STATES BANKRUPTCY COURT
4 MIDDLE DISTRICT OF PENNSYLVANIA

5 IN RE:
6 JOHN P MELCHIOR

CASE NO: 15-04083

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 7

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8
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11 On 11/15/2022, a copy of the following documents, described below,

12 HA-Sheils_15-04083_Melchior_NFR
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19 were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient
20 postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth
herein.

21 The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above
22 referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of
Service and that it is true and correct to the best of my knowledge, information, and belief.

23 DATED: 11/15/2022
24
25



26 Jay S. Jump
27 BK Attorney Services, LLC
28 d/b/a certificateofservice.com, for
Robert Sheils, Jr, Chapter 7 Trustee
Sheils Law Office
108 N. Abington Rd.
Clarks Summit, PA 18411

PARTIES DESIGNATED AS "EXCLUDE" WERE NOT SERVED VIA USPS FIRST CLASS MAIL (D)=DUPLICATE ADDRESS
PARTIES WITH A '+' AND DESIGNATED AS "CM/ECF E-SERVICE" RECEIVED ELECTRONIC NOTICE THROUGH THE CM/ECF SYSTEM

CASE INFO

~~EXCLUDE~~

LABEL MATRIX FOR LOCAL NOTICING
NCRS ADDRESS DOWNLOAD
CASE 15-04083
MIDDLE DISTRICT OF PENNSYLVANIA
TUE NOV 15 8-16-56 PST 2022

~~(U)BANK OF AMERICA NA~~

MEB LOAN TRUST IV
CO STERN EISENBERG PC
1581 MAIN STREET
SUITE 200
THE SHOPS AT VALLEY SQUARE
WARRINGTON PA 18976-3403

~~EXCLUDE~~

MERCEDESBNZ FINANCIAL SERVICES USA LLC
CO BK SERVICING LLC
PO BOX 131265
ROSEVILLE MN 55113-0011

~~(U)SPECIALIZED LOAN SERVICING LLC~~

~~EXCLUDE~~

~~US BANKRUPTCY COURT
MAX ROSEN US COURTHOUSE
197 SOUTH MAIN STREET
WILKES BARRE PA 18701-1500~~

AMEX DSNB
PO BOX 8218
MASON OH 45040-8218

ATLANTIC HEALTH SYSTEM
PO BOX 35610
NEWARK NEW JERSEY 07193-5610

BK OF AMER
9000 SOUTHSIDE BLVFL96000215
FL9-600-02-15
JACKSONVILLE FL 32256-0793

(P)BANK OF AMERICA
PO BOX 982238
EL PASO TX 79998-2238

BK OF AMER
PO BOX 982238
EL PASO TX 79998-2238

BRCLYSBANKDE
PO BOX 8803
WILMINGTON DE 19899-8803

BRKSBCBNA
PO BOX 6497
SIOUX FALLS SD 57117-6497

BRKSBCBNA
PO BOX 6497
SIOUX FALLS SD 57117-6497

BANK OF AMERICA NA
BANK OF AMERICA N A
PO BOX 31785
TAMPA FL 33631-3785

BON SECOURS COMMUNITY HOSPITAL
PO BOX 742791
ATLANTA GEORGIA 30374-2791

BUCKLEY MADOLE PC
9441 LBJ FREEWAY SUITE 250
DALLAS TX 75243-4640

(P)JPMORGAN CHASE BANK N A
BANKRUPTCY MAIL INTAKE TEAM
700 KANSAS LANE FLOOR 01
MONROE LA 71203-4774

CITI
POB 6241
SIOUX FALLS SD 57117-6241

(P)DSNB MACY S
CITIBANK
1000 TECHNOLOGY DRIVE MS 777
O FALLON MO 63368-2222

DEPARTMENT STORE NATIONAL BANK
CO QUANTUM3 GROUP LLC
PO BOX 657
KIRKLAND WA 98083-0657

FIA CS
PO BOX 982238
EL PASO TX 79998-2238

(P)FIRST NATIONAL BANK OF OMAHA
1620 DODGE ST
STOP CODE 3113
OMAHA NE 68102-1593

~~EXCLUDE~~

~~(D) (P)FIRST NATIONAL BANK OF OMAHA
1620 DODGE ST
STOP CODE 3113
OMAHA NE 68102-1593~~

(P)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATION
PO BOX 7346
PHILADELPHIA PA 19101-7346

MEB LOAN TRUST IV
CO SELECT PORTFOLIO SERVICING INC
3217 S DECKER LAKE DR
SALT LAKE CITY UT 84119-3284

PARTIES DESIGNATED AS "EXCLUDE" WERE NOT SERVED VIA USPS FIRST CLASS MAIL (D)=DUPLICATE ADDRESS
PARTIES WITH A '+' AND DESIGNATED AS "CM/ECF E-SERVICE" RECEIVED ELECTRONIC NOTICE THROUGH THE CM/ECF SYSTEM

MERRICK BANK
RESURGENT CAPITAL SERVICES
PO BOX 10368
GREENVILLE SC 29603-0368

MERRICK BK
POB 9201
OLD BETHPAGE NY 11804-9001

MERS
PO BOX 202
FLINT MICHIGAN 48501-0202

MERCEDES BENZ FINANCIAL
PO BOX 997542
SACRAMENTO CALIFORNIA 95899-7542

~~EXCLUDE~~

~~(D)MERCEDESBENZ FINANCIAL SERVICES USA
LLC
CO BK SERVICING LLC
PO BOX 131265
ROSEVILLE MN 55113-0011~~

NATIONSTAR
350 HIGHLAND
HOUSTON TX 77009-6623

PYOD LLC ITS SUCCESSORS AND ASSIGNS AS
ASSI
OF CITIBANK NA
RESURGENT CAPITAL SERVICES
PO BOX 19008
GREENVILLE SC 29602-9008

(P)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

PREMIER MEDICAL GROUP OF THE HUDSON
VALL
243 NORTH ROAD SUITE 304
POUGHKEEPSIE NEW YORK 12601-1173

PREMIER MEDICAL GROUP OF THE HUDSON
VALLEY
243 NORTH ROAD
SUITE 304
POUGHKEEPSIE NY 12601-1173

SYNCBCARECR
CO PO BOX 965036
ORLANDO FL 32896-0001

SYNCBWALMAR
PO BOX 965024
EL PASO TX 79998

THDCBNA
PO BOX 6497
SIOUX FALLS SD 57117-6497

~~EXCLUDE~~

~~UNITED STATES TRUSTEE
228 WALNUT STREET SUITE 1190
HARRISBURG PA 17101-1722~~

WELLS FARGO
CREDIT BUREAU DISPPO BOX 14517
PO BOX 14517
DES MOINES IA 50306-3517

WELLS FARGO BANK NA
MAC F823502F
PO BOX 10438
DES MOINES IA 50306-0438

WFPCM
PO BOX 94435
ALBUQUERQUE NM 87199-4435

WELLS FARGO CARD SERVICES
1 HOME CAMPUS 3RD FLOOR
DES MOINES IA 50328-0001

JOHN J MARTIN
LAW OFFICES JOHN J MARTIN
1022 COURT STREET
HONESDALE PA 18431-1925

DEBTOR

JOHN P MELCHIOR
101 AZALEA COURT
MILFORD PA 18337-7148

ROBERT P SHEILS JR (TRUSTEE)
SHEILS LAW ASSOCIATES PC
108 NORTH ABINGTON ROAD
CLARKS SUMMIT PA 18411-2505